Case 10-19019-lbr Doc 1 Entered 05/17/10 11:10:00 Page 1 of 47

United States Bankruptcy Court District of Nevada								Voluntar	y Petition			
Name of De Elghase		ividual, ente	er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	t, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and		in the last 8 years s):			
Last four dig	, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (ITIN) No./	Complete 1	EIN Last f	our digits o		Individual-	Taxpayer I.D. (ITIN)	No./Complete EIN
Street Addre	ss of Debto	•	Street, City, a	nd State)	:			Address of	Joint Debtor	(No. and St	treet, City, and State)	
					Г	ZIP Cod 89074	e					ZIP Code
County of Ro	esidence or	of the Princ	cipal Place of	Business			Coun	y of Reside	ence or of the	Principal Pl	ace of Business:	
Mailing Add	ress of Deb	otor (if diffe	rent from stre	eet addres	s):		Maili	ng Address	of Joint Debt	or (if differe	ent from street addres	s):
					Γ	ZIP Cod	le					ZIP Code
Location of I (if different f	Principal A from street	ssets of Bus address abo	siness Debtor ve):		·		•					•
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership			Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defin in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable)			as defined	☐ Chapt☐	the Inter 7 ter 9 ter 11 ter 12	Petition is F	ptcy Code Under Wiled (Check one box) Chapter 15 Petition for a Foreign Main Pro Chapter 15 Petition for a Foreign Nonmain The of Debts The of Debts The of Debts	r Recognition ceeding r Recognition	
				unde Cod	tor is a tax- er Title 26 of e (the Inter	exempt or of the Unit	ganization ed States	defined "incurr	d in 11 U.S.C. § red by an indivional, family, or	101(8) as dual primarily	bu y for	siness debts.
Full Filing		•	heck one box)		1	k one box: Debtor is a s	mall business	•	ter 11 Debt	t ors .C. § 101(51D).	
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				Debtor is not k if: Debtor's agg are less than k all applicable	regate nonco \$2,343,300 (e boxes:	ness debtor as d entingent liquida amount subject	defined in 11	U.S.C. § 101(51D). cluding debts owed to it t on 4/01/13 and every it				
			urt's considerati			2D L		of the plan w		repetition from	n one or more classes of	creditors,
	stimates tha	nt funds will	ation *: be available exempt prop					ac paid		THIS	S SPACE IS FOR COUI	RT USE ONLY
			for distributi				uive expens	es paid,				
Estimated No	umber of C 50- 99	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Li \$0 to \$50,000	abilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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DI (Official For	III 1)(4/10)		rage 2		
·	y Petition	Name of Debtor(s): Elghasen, Saleh			
(This page mu	st be completed and filed in every case)	10 Y (IC)	112 11 8		
	All Prior Bankruptcy Cases Filed Within Last				
Location Where Filed:	US Bkpt Ct NV Las Vegas	Case Number: 08-17963LBR	Date Filed: 7/20/08		
Location Where Filed:		Case Number:	Date Filed:		
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	I .	xhibit B		
forms 10K a pursuant to S	oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	I whose debts are primarily consumer debts.) d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice		
☐ Exhibit	A is attached and made a part of this petition.	X /s/ David Krieger, Esq.	May 17, 2010		
		Signature of Attorney for Debtor(s David Krieger, Esq.	(Date)		
	Exh	nibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?		
■ No.					
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	a separate Exhibit D.)		
Lamon					
	Information Regardin (Check any ap	9			
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asse			
	There is a bankruptcy case concerning debtor's affiliate, go	<i>c</i> 1	•		
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda	nt in an action or		
	Certification by a Debtor Who Reside (Check all app		rty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.				

B1 (Official Form 1)(4/10) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Saleh Elghasen

Signature of Debtor Saleh Elghasen

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 17, 2010

Date

Signature of Attorney*

X /s/ David Krieger, Esq.

Signature of Attorney for Debtor(s)

David Krieger, Esq. 9086

Printed Name of Attorney for Debtor(s)

HAINES & KRIEGER, LLC

Firm Name

1020 Garces Ave. Suite 100 Las Vegas, NV 89101

Address

Email: info@hainesandkrieger.com

(702) 880-5554 Fax: (702) 385-5518

Telephone Number

May 17, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Elghasen, Saleh

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

₹	•	7	-	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Nevada

In re	Saleh Elghasen		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page
mental deficiency so as to be incapable of rea	109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to
financial responsibilities.);	
	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate i	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Saleh Elghasen
	Saleh Elghasen
Date: May 17, 2010	

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

United States Bankminton Court

	O	District of Nevada	ourt	
In re	Saleh Elghasen		Case No.	
		Debtor(s)	Chapter 1	3
		ON OF NOTICE TO CONSU 342(b) OF THE BANKRUP	•	5)
Code.	I (We), the debtor(s), affirm that I (we)	Certification of Debtor have received and read the attached	notice, as required by	§ 342(b) of the Bankruptcy
Saleh	Elghasen	${ m X}^{\prime}$ /s/ Saleh El	ghasen	May 17, 2010
Printed	d Name(s) of Debtor(s)	Signature of	Debtor	Date
Case N	No. (if known)	X		
		Signature of	Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy CourtDistrict of Nevada

In re	Saleh Elghasen		Case No.	
-		Debtor	••	
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	112,959.00		
B - Personal Property	Yes	4	14,729.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		294,218.53	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		687.93	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		4,316.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,911.49
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,357.00
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	127,688.00		
			Total Liabilities	299,222.46	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court District of Nevada

In re	Saleh Elghasen		Case No.	
-		Debtor	•	
			Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	687.93
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	687.93

State the following:

Average Income (from Schedule I, Line 16)	4,911.49
Average Expenses (from Schedule J, Line 18)	3,357.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,323.69

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		170,259.53
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	687.93	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		4,316.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		174,575.53

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B6A (Official Form 6A) (12/07)

In re	Saleh Elghasen	Case No.
		Debtor,

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Townhouse		-	112,959.00	273,511.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

1525 Spiced Wine #4103 Henderson, NV 89074 Second to be avoided

> Sub-Total > 112,959.00 (Total of this page)

112,959.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Saleh Elghasen	Case No	
_	-	Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or	Chase Checking Ending 6588	-	37.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Chase Savings Ending 4479	-	40.00
	cooperatives.	Chase Checking Ending 1912	-	32.00
		Chase Checking Ending 2804	-	400.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	-	2,900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Wearing Apparel	-	320.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
		Т)	Sub-Total of this page)	al > 3,729.00

3 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

			Debtor		
	:	SC	HEDULE B - PERSONAL PROPERT (Continuation Sheet)	$\Gamma \mathbf{Y}$	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2010 Tax Refund	-	0.00
			Earned Income Tax Credit	-	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(To	Sub-Tota of this page)	al > 0.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In	re Saleh Elghasen			Case No.	
			Debtor ,		
		SCHI	EDULE B - PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		06 Ford Taurus prox. 54k miles	-	6,000.00
		200 Ap	07 Chrystler PT Cruiser prox. 40k miles	-	5,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			

Sub-Total > 11,000.00 (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

32. Crops - growing or harvested. Give particulars.

34. Farm supplies, chemicals, and feed.

33. Farming equipment and implements.

X

X

X

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Saleh Elghasen		Debtor ,	Case No.	
		SCHEDUL	E B - PERSONAL PROPE (Continuation Sheet)	CRTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
35. Othe not a	r personal property of any kind llready listed. Itemize.	х			

Sheet $\underline{\mathbf{3}}$ of $\underline{\mathbf{3}}$ continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Sub-Total >

Total >

(Total of this page)

14,729.00

0.00

B6C (Official Form 6C) (4/10)

In re	Saleh Elghasen	Case No.
-		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte
□ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Townhouse 1525 Spiced Wine #4103 Henderson, NV 89074 Second to be avoided	Nev. Rev. Stat. § 21.090(1)(m)	0.00	112,959.00
Checking, Savings, or Other Financial Accounts, C Chase Checking Ending 6588	Certificates of Deposit Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 9.25	37.00
Chase Savings Ending 4479	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 10.00	40.00
Chase Checking Ending 1912	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 8.00	32.00
Chase Checking Ending 2804	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 100.00	400.00
Household Goods and Furnishings Household Goods	Nev. Rev. Stat. § 21.090(1)(b)	2,900.00	2,900.00
Wearing Apparel Wearing Apparel	Nev. Rev. Stat. § 21.090(1)(b)	320.00	320.00
Other Liquidated Debts Owing Debtor Including Ta Earned Income Tax Credit	<u>ıx Refund</u> Nev. Rev. Stat. § 21.090(1)(aa)	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Ford Taurus Approx. 54k miles	Nev. Rev. Stat. § 21.090(1)(f)	0.00	6,000.00

Total: 3,729.00 122,688.00

B&D	(Official	Form	6D)	(12/07)

In re	Saleh Elghasen	Case No.	_
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R		sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	UNLLQUIDA	E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxx1001			Opened 4/13/07 Last Active 12/15/09	Т	ATED			
Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093		_	Greater than 910 2006 Ford Taurus Approx. 54k miles		U			
			Value \$ 6,000.00	Ш		Ш	9,733.00	3,733.00
Account No.			Less than 910 days					
Santander Consumer PO Box 660633 Dallas, TX 75266-0633		_	2007 Chrystler PT Cruiser Approx. 40k miles					
			Value \$ 5,000.00	1			10,974.53	5,974.53
Account No. xxxxxxxxx0347			Opened 12/01/06 Last Active 7/27/09			П	,	,
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		_	First Mortgage Townhouse 1525 Spiced Wine #4103 Henderson, NV 89074 Second to be avoided					
			Value \$ 112,959.00	1			218,285.00	105,326.00
Account No. xxxxxxxxx3274			Opened 12/01/06 Last Active 1/21/08					
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		_	Second Mortgage to be avoided Townhouse 1525 Spiced Wine #4103 Henderson, NV 89074 Second to be avoided			x		
			Value \$ 112,959.00	1		$ \ $	55,226.00	55,226.00
continuation sheets attached		•	(Total of t	Subte his p			294,218.53	170,259.53
			(Report on Summary of Sc	_	ota ule	_	294,218.53	170,259.53

B6E (Official Form 6E) (4/10)

•				
In re	Saleh Elghasen		Case No.	
-		Debtor	_,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian.' Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ■ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 $B6E\ (Official\ Form\ 6E)\ (4/10)$ - Cont.

In re	Saleh Elghasen	Case No
_		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CODEBTOR CREDITOR'S NAME, ONFINGENT SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Account No. **Colletion Division** 0.00 **Michigan Department of Treasury** PO Box 30199 Lansing, MI 48909-7699 687.93 687.93 Account No. **IRS** 0.00 PO Box 21126 Insolvency Philadelphia, PA 19114-0326 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 687.93 687.93 Total 0.00 (Report on Summary of Schedules) 687.93 687.93

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B6F (Official Form 6F) (12/07)

In re	Saleh Elghasen	Са	ase No.
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

— Check and con it decid has no creation holding unsecut			ms to report on this senegate 1.					
CREDITOR'S NAME,	CO	Ηι	usband, Wife, Joint, or Community	СО	U N	D	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	Zm0ZZ0UZ	30_	S P U T E D	<u> </u>	AMOUNT OF CLAIM
Account No.		Г		T	D A T E		Ī	
Aargon Agency 3160 S. Valley View Ste 206 Las Vegas, NV 89102		-			ËD			0.00
Account No.		T			Н	T	T	
Aargon Agency 3025 W Sahara Ave Las Vegas, NV 89102		-						
Account No.	┞	\vdash			Н	H	+	0.00
Aaron & Paternoster, LTD 2300 W. Sahara #650, Box 30 Las Vegas, NV 89102		-						
		L				L		0.00
Account No. Ace Cash Express 1311 N Jones Blvd Las Vegas, NV 89108		_						0.00
	<u> </u>	_	<u> </u>	ubt	ota	Л	\dagger	
8 continuation sheets attached			(Total of th				,	0.00

In re	Saleh Elghasen	Case No
-		, Debtor

		_						
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ſ	00220ш2-	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.					ľ	Ė		
Advance America 560 N Nellis Blvd Las Vegas, NV 89110		-						0.00
Account No.	H	H						
Cash Avenue West 4850 W. Flamingo Rd. #50 Las Vegas, NV 89103		-						0.00
Account No.	┡							0.00
Cash Oasis 5628 W Charleston Las Vegas, NV 89146		-						0.00
Account No.	H							
Cash One 1995 N Nellis Las Vegas, NV 89115		-						0.00
Account No. xxxxxxxx9980	\vdash	H	Opened 5/15/07 Last Active 9/30/08			\vdash		
Chase Po Box 15298 Wilmington, DE 19850		-	CreditCard					569.00
Sheet no. 1 of 8 sheets attached to Schedule of				S	ubt	tota	1	569.00
Creditors Holding Unsecured Nonpriority Claims			(Tota	of th	iis	pag	e)	555.50

In re	Saleh Elghasen	Case No
•		Debtor ,

(PEDITOR'S NAME		I Hu	sband, Wife, Joint, or Community	10	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIGUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No.				T	TE		
Check N Go 2775 S Nellis B-1 Las Vegas, NV 89121		-			ט		0.00
Account No. xxxxxxxx2825	╅		Opened 6/23/07 Last Active 4/30/08				
Citfingerhut 6250 Ridgewood Road St. Cloud, MN 56303		-	ChargeAccount				
Account No.	+						0.00
Dollar Loan Center 6122 W Sahara Las Vegas, NV 89146		-					0.00
Account No. xxxx5168	╁		Opened 4/11/08 Last Active 2/15/08				0.00
Family Fin 25331 1h 10 West San Antonio, TX 78257		-	Unsecured				1,488.00
Account No.	+						1,100.00
Fast Bucks 4825 S. Rainbow Blvd. Ste 206 Las Vegas, NV 89103		-					0.00
Sheet no. 2 of 8 sheets attached to Schedule of	f	_	1	Subt	tota	1	1,488.00

In re	Saleh Elghasen	Case No
-		Debtor

		_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	DATE CLAIM WAS INCURRED AI CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STAT	LAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Fast Check 459 S. Decatur Blvd Las Vegas, NV 89107		-				E D		0.00
Account No. xxxxxxxxxxxxx1113 First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107		-	Opened 3/01/07 Last Active 4/18/08 CreditCard					401.00
Account No. xxxxxxxxxxxxxx5055 First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107		-	Opened 8/01/05 Last Active 4/20/08 CreditCard					335.00
Account No. xxxx3157 Gentry Fin 25331 1h 10 West San Antonio, TX 78257		-	Opened 1/31/08 Last Active 4/15/08 Unsecured					0.00
Account No. xx1012 Golden Loan 25331 1h 10 West San Antonio, TX 78257		-	Opened 3/03/08 Last Active 4/15/08 Unsecured					0.00
Sheet no. 3 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(S Total of th	ubt nis		- 1	736.00

In re	Saleh Elghasen	Case No.
-		Debtor

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community) O	DZ.L	D	
MAILING ADDRESS	C O D E B T	Н	DATE CLAIM WAS INCURRED AND	HZOO	Ľ	SPUT	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B T	W J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	QU	U	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G E N		ΙĿ	
Account No.				T	D A T E D		
Golden Loan					Ъ		
515 N Nellis Blvd		-					
Las Vegas, NV 89110							
							0.00
Account No. xxxxxxxxxxxx0095			Opened 11/01/98 Last Active 5/24/00				
l 5 .			CreditCard				
Hsbc Bank Attn: Bankruptcy		L					
Po Box 5253							
Carol Stream, IL 60197							
							0.00
Account No.							
Lonex 712 W. Sunset Avenue		L					
Henderson, NV 89011							
Trondorson, Ity oborr							
							0.00
Account No.							
Lucy Cash 4 U							
2550 S. Rainbow		-					
Las Vegas, NV 89146							
							0.00
Account No.							
Monarch Recovery Management, Inc							
PO Box 21089		l_					
Philadelphia, PA 19114							
,							
							0.00
Sheet no4 _ of _8 _ sheets attached to Schedule of				ubt	ota	.1	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis į	pag	ge)	0.00

In re	Saleh Elghasen	Case No.
		Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	C O D E B T O R	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	L	S J T	AMOUNT OF CLAIM
National Credit Adjuster Po Box 3023-327 W. 4th St Hutchinson, KS 67504		_			E D			0.00
Account No. xxxx7769 Nco- Medclr Po Box 8547 Philadelphia, PA 19101		_	Opened 8/01/05 FactoringCompanyAccount Med1 02 Shadow Emergency Physicians					
Account No. Nova Financial 721 E Charleston Las Vegas, NV 89104		_						0.00
Account No. Payday Today 5665 W Sahara Ave Suite 103 Las Vegas, NV 89146		-						0.00
Account No. xxxxxxxxxxxx4627 Plusfour Inc. 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120		_	Opened 12/01/09 CollectionAttorney Southwest Medical Assoc					15.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u>. </u>		(Total of	Sub this)	290.00

In re	Saleh Elghasen	Case No
•		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	ZOO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.)ZH_ZGШZH	Q	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx6725			Opened 12/01/04 Last Active 1/01/09] T	T E D		
Plusfour Inc. 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120		-	CollectionAttorney Southwest Medical Assoc		D		0.00
Account No. xxxxxxxxxxxxx9236		T	Opened 4/01/04 Last Active 9/01/08				
Plusfour Inc. 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120		-	CollectionAttorney Southwest Medical Assoc				0.00
Account No. xxxxxxxxxxxxx3539	Τ	Τ	Opened 11/01/08		Г	Γ	
Plusfour Inc. 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120		-	CollectionAttorney Las Vegas Skin Cancer Clinic				0.00
Account No. xxxxxxxxxxxx2679	╀	╀	Opened 7/01/05	\vdash	├	├	0.00
Plusfour Inc. 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120		-	CollectionAttorney Southwest Medical Assoc				0.00
Account No. xxxxxxxxxxxxx8128	士	T	Opened 3/01/06	\Box	\vdash	T	
Plusfour Inc. 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120		-	CollectionAttorney Southwest Medical Assoc				0.00
Sheet no6 of _8 sheets attached to Schedule of				Subt	tota	ıl	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ze)	3.00

In re	Saleh Elghasen	Case No
-		, Debtor

CREDITOR'S NAME,	Č	H	sband, Wife, Joint, or Community		Č	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	AIM	CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.						Ė		
Providian PO Box 9539 Manchester, NH 03108		_						0.00
Account No.	T							
Rapid Cash 4241 S Nellis Las Vegas, NV 89121		-						0.00
Account No.	┢	H						
Sierra Financial 4564 Spring Mountain Ste 8 Las Vegas, NV 89102		_						0.00
Account No.	t	T						
Sun Loan 1600 N Nellis Suite 1 Las Vegas, NV 89115		_						0.00
Account No. 304	┢	H	Opened 2/01/08 Last Active 6/18/08					
Sun Loans 4755 W Flamingo Rd Ste B Las Vegas, NV 89103		_	NoteLoan					1,233.00
Sheet no7 of _8 sheets attached to Schedule of				S	ubt	tota	1	1,233.00
Creditors Holding Unsecured Nonpriority Claims			(Te	otal of th	nis	pag	e)	1,233.00

In re	Saleh Elghasen	Case No.
_		Debtor

GD TD MODIG VALVE	С	Hu	sband, Wife, Joint, or Community	С	υl	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L I QU I D A	I S P U T E D	AMOUNT OF CLAIM
Account No.				Τ̈́	T E	İ	
US Bank 4801 Frederica St Owensboro, KY 42301		-			D		0.00
Account No.							0.00
Account No.							
Account No.							
Account No.							
Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of tl	ubto		- 1	0.00
			(Report on Summary of Sc	Т	otal	İ	4,316.00

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B6G (Official Form 6G) (12/07)

In re	Saleh Elghasen	Case No.
_		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

B6H (Official Form 6H) (12/07)

Saleh Elghasen

In re

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Saleh Elghasen		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDE	ENTS OF DEBTOR AND S	POUSE		
Married	RELATIONSHIP(S): Daughter Daughter	AGE(S): 12 15			
Employment:	DEBTOR		SPOUSE		
Occupation	Sales Agent	Store Manage	er		
Name of Employer	Eldorado Resorts	Cash Back			
How long employed	4 1/2 years	6 months			
Address of Employer	2150 W. Jo Rae Ave. Las Vegas, NV 89123	7150 S Duran Las Vegas, N	go Drive Suite	150	
INCOME: (Estimate of average	ge or projected monthly income at time case filed)	Lus Vegas, IV	DEBTOR		SPOUSE
	, and commissions (Prorate if not paid monthly)	\$	2,841.67	\$	2,860.00
2. Estimate monthly overtime	, and commissions (crosses a not paid monany)	\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	2,841.67	\$	2,860.00
4. LESS PAYROLL DEDUCT					
a. Payroll taxes and socia	l security	\$_	401.00	\$	268.54
b. Insurance		\$	120.64	\$	0.00
c. Union dues		\$ _	0.00	\$	0.00
d. Other (Specify):			0.00	\$	0.00
-			0.00	\$	0.00
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$_	521.64	\$	268.54
6. TOTAL NET MONTHLY T	'AKE HOME PAY	\$_	2,320.03	\$	2,591.46
7. Regular income from operat	ion of business or profession or farm (Attach detailed	d statement) \$_	0.00	\$	0.00
8. Income from real property		\$ _	0.00	\$	0.00
9. Interest and dividends		\$ _	0.00	\$	0.00
dependents listed above	upport payments payable to the debtor for the debtor	s's use or that of	0.00	\$	0.00
11. Social security or governme (Specify):		¢	0.00	\$	0.00
(Specify):			0.00	\$ —	0.00
12. Pension or retirement incor			0.00	\$ — \$	0.00
13. Other monthly income	lie	Φ_	0.00	Φ_	0.00
(Specify):		\$	0.00	\$	0.00
(Specify).			0.00	\$ 	0.00
				-	
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	0.00	\$	0.00
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$_	2,320.03	\$_	2,591.46
16. COMBINED AVERAGE N	MONTHLY INCOME: (Combine column totals from	n line 15)	\$	4,911.	49

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Saleh Elghasen		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. expenditures labeled "Spouse."	Complete a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	350.00
b. Water and sewer	\$	75.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	285.00
3. Home maintenance (repairs and upkeep)	\$	125.00
4. Food	\$	735.00
5. Clothing	\$	125.00
6. Laundry and dry cleaning	\$	45.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	175.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	200.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in plan)	the	
a. Auto	\$	679.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	<u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other HOA	\$	163.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedule if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	es and, \$	3,357.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the y following the filing of this document:	year	
20. STATEMENT OF MONTHLY NET INCOME		4044 10
a. Average monthly income from Line 15 of Schedule I	\$	4,911.49
b. Average monthly expenses from Line 18 above	\$	3,357.00
c. Monthly net income (a. minus b.)	\$	1,554.49

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B6J (Off	icial Form 6J) (12/07)			
In re	Saleh Elghasen		Case No.	
	_	Debtor(s)		

$\frac{SCHEDULE\ J\text{ - }CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}{Detailed\ Expense\ Attachment}$

Other Utility Expenditures:

Cable/Internet	_	85.00
Cell Phone	\$	200.00
Total Other Utility Expenditures	\$	285.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court District of Nevada

In re	Saleh Elghasen			Case No.	
			Debtor(s)	Chapter	13
	DECLARATION C	ONCERN	IING DEBTOR'S SC	HEDUL	ES
	DECLARATION UNDER F	PENALTY (OF PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the				es, consisting of25
Date	May 17, 2010	Signature	/s/ Saleh Eighasen Saleh Eighasen Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

United States Bankruptcy Court District of Nevada

In re	Saleh Elghasen		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$11,437.13	2010 YTD: Husband Business Income
\$11,880.00	2010 YTD: Wife Employment Income
\$64,591.00	2009: Employment Income
\$54,169.00	2008: Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF
PAYMENTS
AMOUNT PAID
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
Payday Today v. Saleh
Elghasen and case no.

COURT OR AGENCY
AND LOCATION
DISPOSITION
Pustice Court, Las Vegas
Township

08A-001237

08A-001237

Finex Capital Group, LLC dba LoanEx v. Saleh & Susan Elghasen and case no. 08A-002436 Collection Justice Court, Las Vegas

Township

Pending

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

HAINES & KRIEGER, LLC 1020 Garces Ave. Suite 100 Las Vegas, NV 89101 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 5/2010 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2,000.00

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED DATES OF OCCUPANCY ADDRESS

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Susan Hollinger-Elghasen

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

ENVIRONMENTAL NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

ENVIRONMENTAL NAME AND ADDRESS OF DATE OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

5

18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 17, 2010	Signature	/s/ Saleh Elghasen
			Saleh Elghasen
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court District of Nevada

		District of Nevada		
In re	Saleh Elghasen		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	NSATION OF ATTOI	RNEY FOR DE	EBTOR(S)
С	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rustompensation paid to me within one year before the fili	tle 2016(b), I certify that I a	m the attorney for y, or agreed to be pai	the above-named debtor and the
	For legal services, I have agreed to accept			6,073.00
	Prior to the filing of this statement I have received.			2,000.00
	Balance Due			4,073.00
2. 1	The source of the compensation paid to me was:			Thapter 13 OR DEBTOR(S) The proof of the above-named debtor and that to be paid to me, for services rendered or to e is as follows: 6,073.00 2,000.00 4,073.00 are members and associates of my law firm. A on is attached. kruptcy case, including: mether to file a petition in bankruptcy; uired; urned hearings thereof;
	■ Debtor □ Other (specify):			
3. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. l	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of my law firm
			-	•
ı				
5. 1	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspect	s of the bankruptcy o	case, including:
b c d	p. Preparation and filing of any petition, schedules, stat	ement of affairs and plan which ors and confirmation hearing, a	n may be required; and any adjourned hea	
6. E	By agreement with the debtor(s), the above-disclosed fee	e does not include the following	g service:	
		CERTIFICATION		
	certify that the foregoing is a complete statement of an ankruptcy proceeding.	y agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated	: _May 17, 2010	Chapter 13 SATION OF ATTORNEY FOR DEBTOR(S) 2 2016(b), I certify that I am the attorney for the above-named debtor and that g of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to for in connection with the bankruptcy case is as follows: S 6,073.00 \$ 2,000.00 \$ 4,073.00 \$ 4,073.00 August and the person or persons who are not members or associates of my law firm. A ses of the people sharing in the compensation is attached. Ider legal service for all aspects of the bankruptcy case, including: ing advice to the debtor in determining whether to file a petition in bankruptcy; ment of affairs and plan which may be required; and other contested bankruptcy matters; CERTIFICATION agreement or arrangement for payment to me for representation of the debtor(s) in /s/ David Krieger, Esq. David Krieger, Esq. HAINES & KRIEGER, LLC 1020 Garces Ave. Suite 100 Las Vegas, NV 89101 (702) 880-5554 Fax: (702) 385-5518		
			1404	
				8
		info@hainesandl		-

United States Bankruptcy Court District of Nevada

		District of Nevaua		
ı re	Saleh Elghasen		Case No.	
		Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR N	MATRIX	
ab	ove-named Debtor hereby verific	es that the attached list of creditors is true and co	rrect to the best	of his/her knowledge.
te:	May 17, 2010	/s/ Saleh Elghasen		
uc.		Saleh Elghasen		<u> </u>

Signature of Debtor

Saleh Elghasen 1525 Spiced Wine Ave. Unit #4103 Henderson, NV 89074

David Krieger, Esq. HAINES & KRIEGER, LLC 1020 Garces Ave. Suite 100 Las Vegas, NV 89101

Aargon Agency 3160 S. Valley View Ste 206 Las Vegas, NV 89102

Aargon Agency 3025 W Sahara Ave Las Vegas, NV 89102

Aaron & Paternoster, LTD 2300 W. Sahara #650, Box 30 Las Vegas, NV 89102

Ace Cash Express 1311 N Jones Blvd Las Vegas, NV 89108

Advance America 560 N Nellis Blvd Las Vegas, NV 89110

Capital One Auto Finance Acct No xxxxxxxxxxxxx1001 3901 N Dallas Pkwy Plano, TX 75093

Capital One Auto Finance Acct No xxxxxxxxxxxxx1001 3901 Dallas Pkwy Plano, TX 75093

Cash Avenue West 4850 W. Flamingo Rd. #50 Las Vegas, NV 89103

Cash Oasis 5628 W Charleston Las Vegas, NV 89146

Cash One 1995 N Nellis Las Vegas, NV 89115 Chase Acct No xxxxxxxx9980 Po Box 15298 Wilmington, DE 19850

Check N Go 2775 S Nellis B-1 Las Vegas, NV 89121

Citfingerhut Acct No xxxxxxxx2825 6250 Ridgewood Road St. Cloud, MN 56303

Citfingerhut Acct No xxxxxxxx2825 6250 Ridgewood Roa Saint Cloud, MN 56303

Colletion Division Michigan Department of Treasury PO Box 30199 Lansing, MI 48909-7699

Dollar Loan Center 6122 W Sahara Las Vegas, NV 89146

Family Fin
Acct No xxxx5168
25331 1h 10 West
San Antonio, TX 78257

Fast Bucks 4825 S. Rainbow Blvd. Ste 206 Las Vegas, NV 89103

Fast Check 459 S. Decatur Blvd Las Vegas, NV 89107

First Premier Bank Acct No xxxxxxxxxxx1113 3820 N Louise Ave Sioux Falls, SD 57107

First Premier Bank Acct No xxxxxxxxxxx5055 3820 N Louise Ave Sioux Falls, SD 57107 Gentry Fin
Acct No xxxx3157
25331 1h 10 West
San Antonio, TX 78257

Golden Loan Acct No xx1012 25331 1h 10 West San Antonio, TX 78257

Golden Loan 515 N Nellis Blvd Las Vegas, NV 89110

Hsbc Bank Acct No xxxxxxxxxxx0095 Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Hsbc Bank Acct No xxxxxxxxxxxx0095 Po Box 5253 Carol Stream, IL 60197

IRS PO Box 21126 Insolvency Philadelphia, PA 19114-0326

Lonex 712 W. Sunset Avenue Henderson, NV 89011

Lucy Cash 4 U 2550 S. Rainbow Las Vegas, NV 89146

Monarch Recovery Management, Inc PO Box 21089 Philadelphia, PA 19114

National Credit Adjuster Po Box 3023-327 W. 4th St Hutchinson, KS 67504

Nco- Medclr Acct No xxxx7769 Po Box 8547 Philadelphia, PA 19101

Nova Financial 721 E Charleston Las Vegas, NV 89104 Payday Today 5665 W Sahara Ave Suite 103 Las Vegas, NV 89146

Plusfour Inc. Acct No xxxxxxxxxxxx4627 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120

Plusfour Inc. Acct No xxxxxxxxxxxx6725 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120

Plusfour Inc. Acct No xxxxxxxxxxxx9236 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120

Plusfour Inc. Acct No xxxxxxxxxxxx3539 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120

Plusfour Inc. Acct No xxxxxxxxxxxx2679 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120

Plusfour Inc. Acct No xxxxxxxxxxxx8128 6345 S Pecos Rd Ste 212 Las Vegas, NV 89120

Providian PO Box 9539 Manchester, NH 03108

Rapid Cash 4241 S Nellis Las Vegas, NV 89121

Santander Consumer PO Box 660633 Dallas, TX 75266-0633

Sierra Financial 4564 Spring Mountain Ste 8 Las Vegas, NV 89102

Sun Loan 1600 N Nellis Suite 1 Las Vegas, NV 89115 Sun Loans Acct No 304 4755 W Flamingo Rd Ste B Las Vegas, NV 89103

US Bank 4801 Frederica St Owensboro, KY 42301

Wells Fargo Hm Mortgag Acct No xxxxxxxxx0347 8480 Stagecoach Cir Frederick, MD 21701

Wells Fargo Hm Mortgag Acct No xxxxxxxxx3274 8480 Stagecoach Cir Frederick, MD 21701